

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: CHARLES R. STEVENS                      §                      Case No. 09-70847  
   §  
   §  
Debtors     §

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/10/2009.
- 2) The plan was confirmed on 04/24/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/02/2009.
- 5) The case was dismissed on 02/19/2010.
- 6) Number of months from filing or conversion to last payment: 10.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$23,450.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 16,268.76	
Less amount refunded to debtor	\$ 0.00	
<b>NET RECEIPTS</b>		<b>\$ 16,268.76</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,063.66	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 1,063.66</b>
Attorney fees paid and disclosed by debtor:	\$ 3,500.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
LAW OFFICES OF PETER FRANCIS	Lgl	3,500.00	NA	NA	0.00	0.00
UNITED GUARANTY RESIDENTIAL	Sec	0.00	24,664.33	0.00	0.00	0.00
UNITED GUARANTY RESIDENTIAL	Sec	6,000.00	6,350.00	6,000.00	4,627.01	0.00
INDY MAC BANK	Sec	0.00	125,978.28	0.00	0.00	0.00
INDYMAC BANK	Sec	15,000.00	13,716.98	13,716.98	10,578.09	0.00
MIDLAND CREDIT MANAGEMENT	Uns	9,362.00	5,697.14	5,697.14	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	2,419.00	2,016.01	2,016.01	0.00	0.00
BENEFICIAL / HFC	Uns	9,091.00	NA	NA	0.00	0.00
CAPITAL ONE BANK (USA) NA	Uns	1,920.00	1,936.39	1,936.39	0.00	0.00
ECAST SETTLEMENT	Uns	8,750.00	2,356.31	2,356.31	0.00	0.00
CHASE	Uns	10,045.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	8,516.00	7,097.22	7,097.22	0.00	0.00
DIVIDEND	Uns	9,676.00	NA	NA	0.00	0.00
GE MONEY / PAYPAL BUYER CRED	Uns	1,289.00	NA	NA	0.00	0.00
GEMB / GE MONEY LOC	Uns	19,402.00	NA	NA	0.00	0.00
GEMB / JCP	Uns	12.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	5,230.00	4,480.88	4,480.88	0.00	0.00
MEDICAL PAYMENT DATA	Uns	456.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
MEDICAL PAYMENT DATA	Uns	391.00	NA	NA	0.00	0.00
MEDICAL PAYMENT DATA	Uns	745.00	NA	NA	0.00	0.00
MEDICAL PAYMENT DATA	Uns	884.00	NA	NA	0.00	0.00
MEDICAL PAYMENT DATA	Uns	470.00	NA	NA	0.00	0.00
MEDICAL PAYMENT DATA	Uns	186.00	NA	NA	0.00	0.00
RIVERSIDE COMMUNITY BA	Uns	10,123.00	NA	NA	0.00	0.00
SPRINT.NEXTEL - DISTRIBUTIONS	Uns	463.00	386.37	386.37	0.00	0.00
SST / CIGPF1CORP	Uns	6,973.00	NA	NA	0.00	0.00
TIB	Uns	10,123.00	NA	NA	0.00	0.00
MUTUAL MANAGEMENT SERVICES	Uns	0.00	621.00	621.00	0.00	0.00
AIS SERVICES LLC	Uns	0.00	1,109.92	1,109.92	0.00	0.00
MIDLAND CREDIT MANAGEMENT	Uns	0.00	7,576.96	7,576.96	0.00	0.00
IRS	Pri	8,500.00	NA	NA	0.00	0.00
CREDITORS PROTECTION SERVICE,	Uns	0.00	727.08	727.08	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	0.00	166.20	166.20	0.00	0.00
CREDITORS BANKRUPTCY	Uns	0.00	8,436.30	8,436.30	0.00	0.00
ROCKFORD MERCANTILE AGENCY	Uns	0.00	1,326.42	1,326.42	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 19,716.98	\$ 15,205.10	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL SECURED:</b>	\$ 19,716.98	\$ 15,205.10	\$ 0.00
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	\$ 0.00	\$ 0.00	\$ 0.00
<b>GENERAL UNSECURED PAYMENTS:</b>	\$ 43,934.20	\$ 0.00	\$ 0.00

**Disbursements:**

Expenses of Administration	\$ 1,063.66	
Disbursements to Creditors	\$ 15,205.10	
<b>TOTAL DISBURSEMENTS:</b>		\$ 16,268.76

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 04/23/2010

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.